IN THE CLAIMS:

Please amend claims 1, 10, and 12, as indicated below.

1. (Currently Amended) A computer-implemented acquisition system, comprising:

a portal configured to receive, from a user interface, application data associated with an application for a product or service;

a plurality of worker utilities implemented on at least one computer and configured to process a plurality of applications, each application being associated with a corresponding product or service;

a plurality of handler systems implemented on at least one computer, each handler system being associated with a corresponding product or service, and being configured, by a corresponding client system, to invoke at least one of the plurality of worker utilities to process the application; and

a dispatcher configured to receive the application data from the portal and route the application data to a corresponding one of the plurality of handler systems based on the product or service associated with the received application data.

2. (Previously Presented) The system of claim 1, wherein the portal is configured to communicate with a service data validation worker to validate the application data.

3. (Previously Presented) The system of claim 1, wherein at least one of the plurality of handler systems is configured to invoke a service data validation worker to validate the application data.

4. (Previously Presented) The system of claim 1, further comprising a service router configured to receive the application data from the portal and route the application data to the dispatcher.

5. (Previously Presented) The system of claim 1, wherein the application data is associated with at least one of online banking account set-up, credit bureau access, e-pay account set-up, brokerage account set-up, membership banking set-up, user authentication, electronic payment, savings account set-up, checking account setup, rewards program setup, and privacy preferences maintenance.

6. (Previously Presented) The system of claim 1, wherein the plurality of worker utilities further includes at least of:

a service validation worker;

an e-mail worker;

a credit bureau interface (CBI) worker, wherein the CBI worker is configured with suitable protocols for communicating with a CBI server, wherein the CBI server interfaces with at least one credit bureau;

an application specific worker;

a profile worker; and

a data capture worker.

7. (Previously Presented) The system of claim 1, wherein at least one of the plurality of workers is configured to perform a specific task by communicating with an interface, the interface including at least one of a credit bureau, a database, a new card service, a card authorization service, and a general accounts system.

8. (Previously Presented) The system of claim 1, wherein the portal is configured to perform at least one of validation, decisioning, and fulfillment of the plurality of applications.

9. (Canceled)

10. (Currently Amended) A computer implemented acquisition system, comprising:

a portal configured to receive, from a user interface, application data associated with an application a product or service;

a service data validation worker configured to validate the application data;

a plurality of worker utilities implemented on at least one computer and configured to process a plurality of applications, each application being associated with a corresponding product or service, wherein at least one of the plurality of worker utilities is a performance tracking worker utility configured to track performance of one or more tasks;

a plurality of handler systems implemented on at least one computer, each handler system being associated with a corresponding product or service, and being configured, by a corresponding client system, to invoke at least one of the plurality of worker utilities, including the service data validation worker, to process application; and

a dispatcher for receiving the application data from the portal and routing the application data to a corresponding one of the plurality of handler systems based on the product or service associated with the received application data .

11. (Previously Presented) The system of claim 10, further comprising a client interface system configured to interface with at least one of the portal and the dispatcher to receive the application data from the client system.

12. (Currently Amended) A computer-implemented acquisition method, comprising the steps of:

receiving, from a user interface, application data associated with an application for one a product or service;

determining, by a dispatcher, based on the product or service associated with the received application data, a corresponding one of a plurality of handler systems to which to route the application data;

routing, by the dispatcher, the application data to the determined handler system, wherein the determined handler system is associated with a corresponding product or service, and is configured, by a corresponding client system, to invoke at least one of a plurality of worker utilities; and

invoking, by the one of the plurality of handler systems, at least one of the plurality of worker utilities to perform tasks to validate the application data and execute the business rules to process the application, wherein the plurality of worker utilities are configured to process a plurality of applications, each application being associated with a corresponding product or service,

wherein the plurality of handler systems are implemented on at least one computer, and

wherein the plurality of worker utilities are implemented on at least one computer.

13. (Previously Presented) The method of claim 12, further comprising the step of developing a validation worker utility to validate the application data by at least one of:

checking syntax of application data;

checking completeness of application data; and

checking address consistency of application data.

14. (Previously Presented) The method of claim 12, further comprising the step of invoking a service router configured to map the application to the dispatcher, wherein the dispatcher is configured to communicate with the plurality of handler systems.

15. (Original) The method of claim 12, further comprising the step of invoking a test handler to test component availability.

16. (Previously Presented) The method of claim 12, further comprising the step of invoking a performance tracking worker to track the performance of data throughput.

17. (Previously Presented) The method of claim 12, further comprising the step of preventing duplicate processing of the application by determining if the application originated from a substantially similar application.

18. (Previously Presented) The method of claim 17, wherein the determining step further comprises the step of comparing previously submitted application data with pending application data to determine if the data is substantially similar and, if similar, returning an error message in response to the application.

19. (Canceled)

20. (Canceled)